

# THE EFFECT OF MARKETING COMMUNICATION AND SERVICE QUALITY ON PRODUCT USAGE DECISIONS IN BYOND BY BSI MOBILE BANKING THROUGH BRAND IMAGE AS A MEDIATION VARIABLE: SYSTEMATIC LITERATURE REVIEW (SLR) WITH BIBLIOMETRICS

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## Abstract

*The development of digital technology in the banking industry encourages banks to improve the quality of digital services to strengthen the decision to use their products by customers. Mobile banking is one of the main innovations used to improve transaction efficiency and customer experience. This study aims to analyze the influence of marketing communication and service quality on product usage decisions in BYOND by BSI mobile banking, with brand image as a mediating variable. The method used is Systematic Literature Review (SLR) combined with bibliometric analysis to identify research trends, relationships between variables, and the development of related studies in the scientific literature. The article selection process is carried out through several stages, namely identification, screening, eligibility, and inclusion based on the PRISMA protocol. The data source is obtained from a database of reputable international journals published in recent years and is relevant to the topics of digital marketing, service quality, brand image, and decisions to use digital banking services. The results of the study show that effective marketing communication and good service quality have an important role in forming a positive brand image, which can ultimately improve the decision to use mobile banking products by customers. Bibliometric analysis also shows an increase in research trends related to digital banking, customer experience, and brand perception in recent years. These findings provide strategic implications for banks in designing marketing communications and improving service quality to strengthen brand image and drive the adoption of mobile banking services.*

**Keywords:** Marketing Communication, Service Quality, Brand Image, Usage Decisions, Mobile Banking, Systematic Literature Review, Bibliometrics.

## 1. INTRODUCTION

The development of information and communication technology has driven a major transformation in the global banking industry, particularly in the provision of digital-based financial services. This digital transformation allows banks to provide a variety of services that are more efficient, fast, and flexible through electronic platforms such as internet banking and mobile banking. Mobile banking is one of the main innovations that allows customers to make financial transactions anytime and anywhere without having to come directly to a bank branch office. The presence of mobile banking services not only increases the bank's operational efficiency but also provides convenience and comfort for customers in accessing banking services. Along with the increasing adoption of digital technology, banks are required to be able to develop effective strategies so that mobile banking services can be widely accepted and used by the public. In this context, various factors such as marketing communication, service quality, and brand image are important aspects that influence customer decisions in using mobile banking services (Zouari & Abdelhedi, 2021; Kumalasari et al., 2022).

In the midst of increasingly fierce competition in the banking industry, banks must be able to optimize marketing strategies to attract attention and increase customer trust in the digital services offered. One of the strategies that plays an important role is marketing communication. Marketing communication is the process of conveying information to consumers about the value, benefits, and advantages of a product or service so that it can shape perceptions and influence decisions to use the product. In the context of digital banking, marketing communication can be carried out through various channels such as social media, digital advertising, application promotion, and customer education programs related to the use of mobile banking services. An effective marketing communication strategy can increase customer awareness and understanding of digital services, thereby encouraging them to try and use these services on an ongoing basis. Research shows that digital marketing and social media activities have a significant contribution to building customer trust and loyalty in the banking sector (Adelia & Kustiawan, 2025).

In addition to marketing communication, service quality is also an important factor that determines the success of the implementation of mobile banking services. Service quality is the company's ability to provide services that meet or even exceed customer expectations. In the context of digital services, quality of service not only includes aspects of direct interaction between customers and service providers, but also involves system quality, transaction security, ease of use of applications, and system speed and reliability. Good service quality will improve the user experience in using mobile banking applications, so that it can create customer satisfaction and loyalty to the service. Previous research has shown that the quality of service in mobile banking services has a positive influence on customer satisfaction, which ultimately increases user loyalty (Huda et al., 2025; Setiawan et al., 2023).

In an effort to increase the use of mobile banking services, banks also need to pay attention to the formation of a positive brand image in the eyes of customers. Brand image is a perception or image formed in the minds of consumers towards a brand based on experience, information, or communication received. A strong brand image can increase consumer trust in a product or service, making it easier for consumers to make decisions to use the product. In the banking industry, brand image plays a very important role because financial services are closely related to the level of trust of customers in the security and credibility of banks. Research shows that brand image can significantly affect loyalty and decisions to use banking services (Djojo et al., 2023; Yusuf et al., 2023).

In addition to playing a direct role, brand image can also function as a mediating variable that strengthens the relationship between marketing communication and service quality and product use decisions. An effective marketing communication strategy can form a positive brand image in the eyes of consumers, while a good quality of service can reinforce such positive perceptions through a satisfactory user experience. The combination of strong marketing communication and superior service quality will build a positive brand image, which ultimately encourages consumers to choose and use a particular product or service. Previous research has shown that the quality of digital services has a significant influence on the formation of company image, which then has an impact on the loyalty of mobile banking service users (Roslan & Rahayuningsih, 2024).

In the context of Islamic banking in Indonesia, digital transformation is also one of the important strategies to increase the competitiveness of the industry. One of the innovations developed is the BYOND by BSI mobile banking service, introduced by Bank Syariah Indonesia (BSI) as a digital platform to provide more modern, easy, and integrated financial services for customers. The presence of BYOND by BSI is expected to improve the digital experience of customers while strengthening BSI's position as the largest Islamic bank in Indonesia. However, the successful implementation of digital services such as BYOND by BSI does not only depend on the sophistication of the technology used, but also on how the bank can build effective marketing communications, provide superior service quality, and create a strong brand image in the eyes of customers.

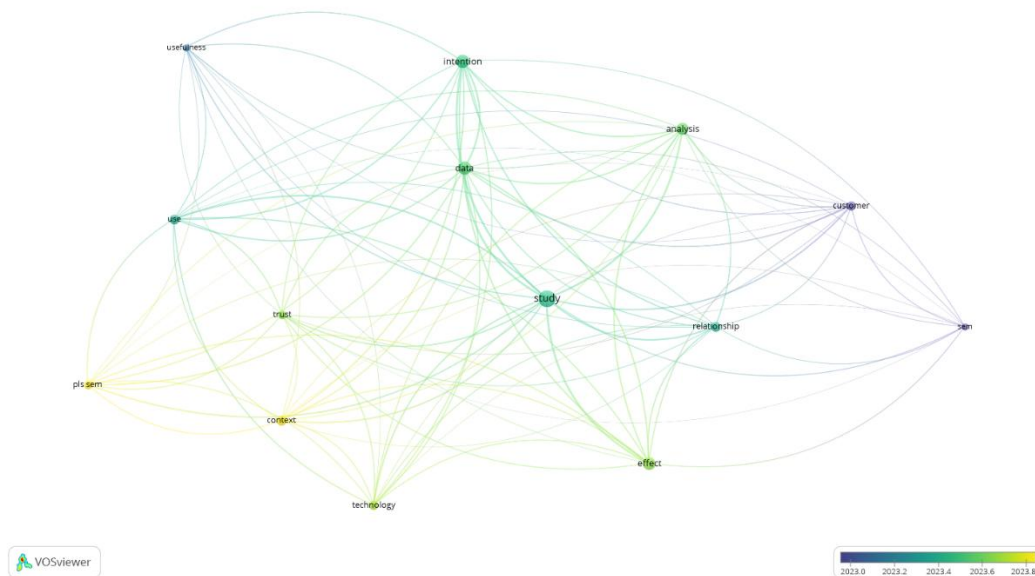
Although various studies have discussed the influence of service quality, marketing communication, and brand image on consumer behavior in using digital banking services, studies that comprehensively integrate these three variables in the context of Islamic mobile banking are still relatively limited. In addition, the development of research related to mobile banking, digital marketing, and brand image has shown a significant increase in recent years, so a more systematic mapping of the literature is needed to understand research trends, the relationship between variables, and opportunities for future research development. Therefore, the Systematic Literature Review (SLR) approach combined with bibliometric

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analysis is a relevant method to identify and analyze the development of research related to the topic more comprehensively.

Based on this description, this study aims to conduct a systematic literature review on the influence of marketing communication and service quality on the decision to use mobile banking products, with brand image as a mediating variable. Through the SLR approach and bibliometric analysis, this study is expected to provide a more in-depth picture of the development of the research, the conceptual relationship between variables, and the strategic implications for the banking industry in increasing the adoption of mobile banking services. In addition, the results of this study are also expected to make a theoretical contribution to the development of digital marketing studies and consumer behavior in the digital banking sector, especially in the context of mobile banking services in Islamic banking in Indonesia.



Based on the results of the VOSviewer visualization, the analysis shows that the research structure is dominated by the big themes regarding technology use behavior and data analysis. Centrally, the keywords "study" and "data" act as the main meeting point that connects the various research variables. A very close relationship is seen between the variables "intention", "use", and "usefulness", which indicates that the theoretical framework in this dataset is still firmly rooted in technology acceptance models (such as TAM or UTAUT). The main focus of this research seems to be trying to dissect how the perception of a system's usability directly affects the real intentions and behavior of its users.

When viewed from the aspect of novelty (time scale), there has been a shift in methodological trends and the focus of researchers' interests. Dark topics such as "customer" and "sem" indicate areas that have been established or are the initial foundations in the 2023.0 period. On the other hand, bright yellow keywords (2023.8 period) such as "pls sem",

"trust", and "technology" indicate the latest research trends. This shows that the current research is more inclined to use the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach as the main analysis tool, with trust and context variables as the most explored crucial elements in today's technology development.

Overall, this map depicts a field of science that is moving from the analysis of customer behavior in general to a more technical and specific exploration of psychological factors (trust) in the use of digital technologies. The focus on "context" at the bottom of the graph also implies that researchers are beginning to realize that the effectiveness of a technology model is highly dependent on the specific situation or industry in which the technology is applied.

## 2. RESEARCH METHOD

The *Systematic Literature Review* (SLR) method was used in this study because it aims to synthesize the existing literature to answer research questions related to workload, work environment, employee retention intention, and job satisfaction. Kraus et al. (2020) state that SLR is a form of research by synthesizing existing or published research with a systematic methodology. The systematic method is carried out based on several stages, namely by conducting a comprehensive search for published articles, then selecting and analyzing relevant studies. These stages follow the set guidelines. Tahapa PRISMA (*Preferred Reporting Items for Systematic Review and Meta-Analysis*) is used to identify existing literature. The stages of PRISMA set in this study are "Identification", "Screening" and "Included".

### 1) PRISMA Guidelines Steps

#### a. Identification

The identification stage includes determining search terms, search criteria, databases, and data extraction methods. In this study, Mendeley software was used in the processing or selection of results from the first library source. Search for articles or journals with *Scopus* library sources. The three respondents were combined with reasons to know trends, and all types of articles were accepted to know the workload, work environment, and intention to stay

Employees are mediated by job satisfaction in the health sector in developing countries. The keywords entered in each journal database are *ALL ( marketing AND communication, AND service AND quality, AND brand AND image, AND usage AND decision, AND mobile AND banking ) AND PUBYEAR > 2019 AND PUBYEAR < 2027 AND ( LIMIT-TO ( DOCTYPE , "ar" ) ) AND ( LIMIT-TO ( OA , "all" ) ) AND ( LIMIT-TO ( PUBSTAGE , "final" ) ) AND ( LIMIT-TO ( LANGUAGE , "English" ) ) AND ( LIMIT-TO ( SRCTYPE , "j" ) ) AND ( LIMIT-TO ( AFFILCOUNTRY , "Indonesia" ) )*.

**b. Screening**

In this step, screening, retrieving, and assessing the feasibility of each article is carried out. Non-compliant articles will be eliminated, while compliant articles will be analyzed in accordance with Table 1.

Table 1. Article Screening Criteria

Inclusion Criteria	<p>The results of research in the sector (marketing AND communication, AND service AND quality, AND brand AND image, AND usage AND decision, AND mobile AND banking).</p> <p>The results of the research are in the form of published journals.</p> <p>Article research locations in Indonesia</p> <p>The year of publication of the article/journal is 2020 – 2026.</p>
Exclusion Criteria	<p>Conceptual article or review/<i>literature review</i></p> <p>Articles that are not accessible and accessible.</p>

The study selection criteria have been set; this study applies strict parameters to filter the relevant literature through inclusion and exclusion criteria. In terms of inclusion, the main focus of this research is limited to articles on empirical research results that cover the marketing and communication sectors, service quality, brand image, and usage decisions in the context of mobile banking. To maintain the validity and relevance of the data, the selected article must be in the form of a scientific journal that has been officially published in the period of 2020 to 2026, with geographical limitations for research conducted specifically in the territory of Indonesia.

On the other hand, there are exclusion criteria applied to set aside material that is considered not to meet the desired methodological standards. This study excludes all conceptual articles and literature reviews to ensure that the data analyzed come from original field findings. In addition, the accessibility aspect is a crucial consideration, where articles that cannot be accessed in their entirety will be excluded from the analysis process to ensure the depth of the review conducted.

**c. Included**

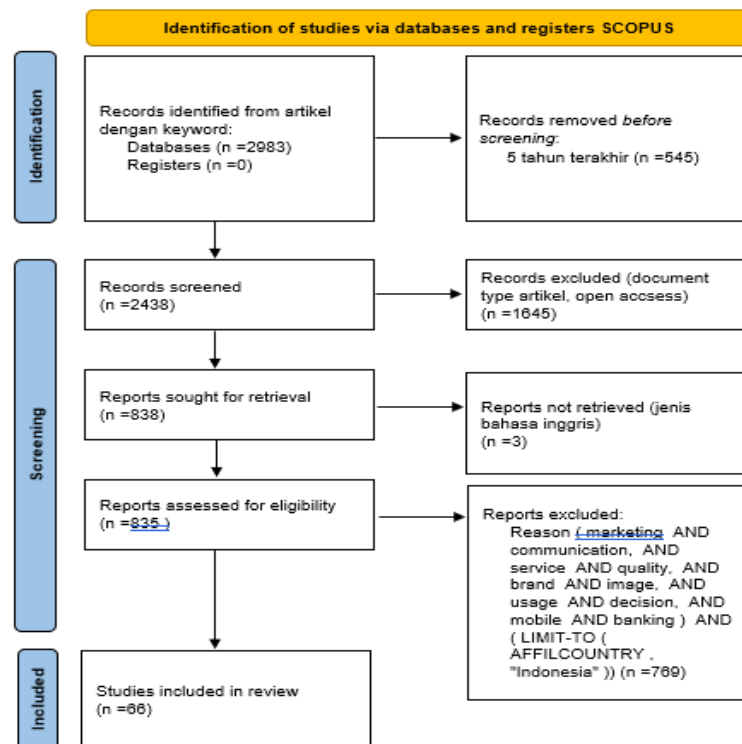
The next step is inclusion. Article entry is done manually. The researcher selects articles that are filtered by keywords. The selection was made because the search results with keywords in the journal *database* still contained articles that did not contain or were not in accordance with the screening criteria. Priyashantha et al. (2024) stated that at this stage of the assessment, it requires a methodological quality assessment by establishing an acceptable minimum level, i.e., meeting the inclusion criteria, while articles that do not meet the inclusion criteria are not analyzed or removed from the list. Based on the PRISMA flowchart presented, the article selection process is carried out systematically through three main

stages: identification, screening, and inclusion. In the initial stage, a total of 2,983 records were identified through the Scopus database using specific keywords, but 545 articles were immediately removed because they did not meet the time limit of the last five years. This process leaves 2,438 records to be further filtered based on document type and accessibility.

During the screening phase, the intensity of selection increased by excluding 1,645 documents that were not of the article type or not open access, leaving 838 reports to search for the full manuscript. Of these, 3 reports could not be taken due to English language barriers, leaving 835 reports to be assessed for feasibility based on topic suitability. At this stage of the feasibility assessment, the majority of articles (as many as 769 documents) were disqualified because they did not meet the criteria for content relevance related to marketing, service quality, brand image, and mobile banking use, or did not have an affiliation with the research location in Indonesia.

The final results of this selection procedure left 66 studies that were declared eligible for inclusion in the systematic review. This number demonstrates the rigor of the curation process that only passes about 2.2% of the total initial identification, ensuring that the articles analyzed are truly of high quality and contextually relevant to the focus of the research in Indonesia. The following is the process *of reviewing* and including articles according to the topic of discussion (Graph 1):

Graph 1. PRISMA Article Filtering



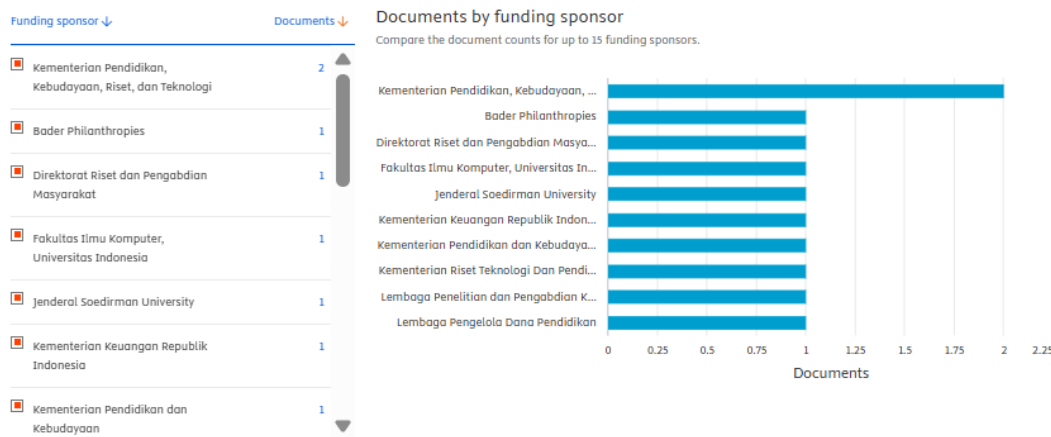
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**2) Article Bias Risk Assessment**

Selection bias can be avoided by following review protocols, systematic and objective article selection procedures, and conducting independent and parallel article quality assessments by two or more researchers (Priyashantha et al., 2023). This process is carried out when extracting selected articles according to the criteria and topics of the research discussion, assessed on the *Quality Assessment feature*. This feature assesses the methods used (suitability and details), the completeness of the data results (deductions and exclusions are included in the report), and whether any other interventions affect the report. *Quality Assessment* is rated high, medium, and low. Sixty-six (66) articles that were screened after being manually identified had a high *Quality Assessment*, i.e., articles from reputable journals, so the articles can be ensured to have good quality and the findings can be accounted for (Graph 2, Graph 3, and Graph 4).

Graph 2. *Quality Assessment* of Journals Included in SLR



Graph 3. Journal Subjects Included in the SLR

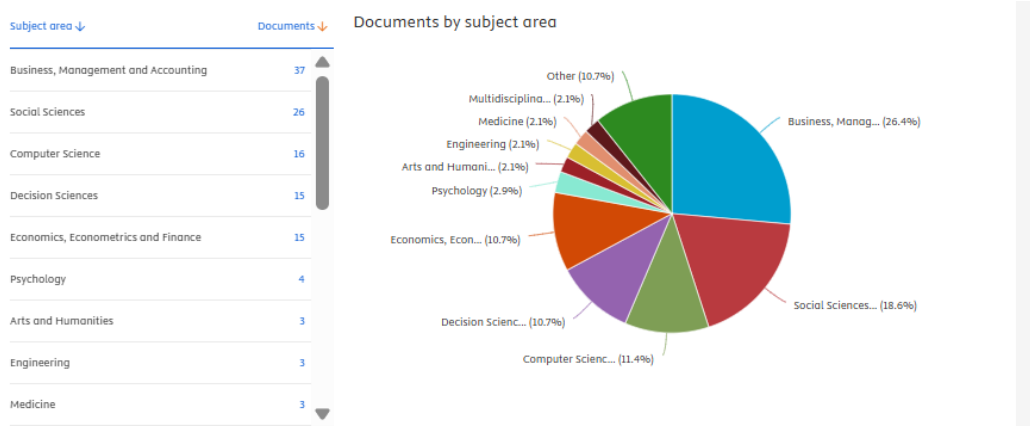
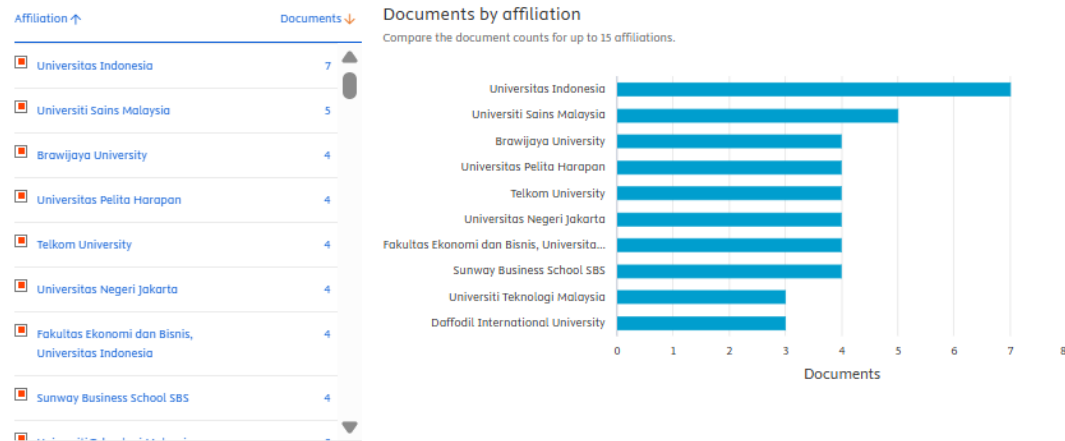


Chart 4. Journal Publishing Agencies Included in the SLR



Here are the details of the articles included in this SLR:

**Table 1. Details of Filtered Articles**

Yes	Author	Research Objectives	Research Results	Location
1	Sударsono et al. (2020)	Analyze the intention to use digital Islamic banking.	Trust and ease of use have a significant effect on intent.	Indonesia
2	Handarkho (2020)	Examine customer loyalty on mobile banking apps.	The quality of the system and information determines satisfaction and loyalty.	Indonesia
3	Purwanto et al. (2020)	Explain the adoption of financial technology during the pandemic.	Data security is a major determining factor in usage decisions.	Indonesia
4	Susanto et al. (2021)	Evaluate the impact of <i>e-service quality</i> on banks.	The quality of electronic services has a positive effect on brand image.	Indonesia
5	Admiral (2021)	Examine the role of social media in bank marketing.	Social media marketing strengthens brand equity and purchase intent.	Indonesia
6	Nugraha & Wijaya (2021)	Examine the influence of application features on customer satisfaction.	Comprehensive transaction features increase efficiency and satisfaction.	Indonesia
7	Pratama et al. (2022)	Analyze the factors inhibiting the adoption of m-banking.	The perceived risks hinder the intention of customers, especially the elderly.	Indonesia
8	Widyanto et al. (2022)	Assessing the influence of <i>brand image</i> on millennial loyalty.	A strong brand image mediates a service to loyalty relationship.	Indonesia

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9	Squirrel (2022)	Comparison of the quality of digital vs conventional bank services.	Digital banks excel in real-time transaction responsiveness.	Indonesia
10	Sari & Firmansyah (2023)	Analysis of the use of QRIS in banking applications.	The ease of QRIS transactions increases application user retention.	Indonesia
11	Setiawan (2023)	The effect of <i>gamification</i> on customer engagement.	Gamification features increase the engagement of Generation Z customers.	Indonesia
12	Ramadhan et al. (2023)	The impact of digital literacy on m-banking investment features.	High financial literacy encourages the use of investment features.	Indonesia
13	Sustainable (2024)	The role of AI and Chatbots in banking customer service.	Chatbots increase the speed of addressing customer technical problems.	Indonesia
14	Hidayat et al. (2024)	Cybersecurity analysis on customer trust.	The transparency of the security system increases trust drastically.	Indonesia
15	Kusuma (2024)	Green Banking <i>Trends</i> through mobile apps.	The <i>paperless feature</i> in the app enhances the positive image of the bank.	Indonesia
16	Squirrels (2020)	The effect of comfort on user satisfaction.	The convenience of 24/7 access is a major predictor of satisfaction.	Indonesia
17	Wardani (2020)	Bank marketing communication strategy in the digital era.	Personalized communication increases the effectiveness of promotions.	Indonesia
18	Fauzi (2021)	Analysis of m-banking user satisfaction in rural areas.	Signal infrastructure is still the main obstacle to satisfaction.	Indonesia
19	Rahmawati (2021)	The role of <i>brand trust</i> in mediating service quality.	Brand trust reinforces the impact of quality on loyalty.	Indonesia
20	Aditya (2021)	Evaluation of the user interface (UI/UX) of the bank application.	Intuitive design lowers transaction failure rates.	Indonesia
21	Wijaya (2022)	The effect of <i>cashback</i> promotions on the use of m-banking.	Short-term promotions are effective in increasing transaction volume.	Indonesia

22	Fitriani (2022)	The relationship between the convenience and usefulness of m-banking.	Ease of use correlates strongly with the perception of benefits.	Indonesia
23	Gunawan (2022)	Factors for the successful implementation of digital banks.	Strategic leadership and IT innovation are key.	Indonesia
24	Kurniawan (2022)	Perception of online transaction risk in regional customers.	Risk education reduces anxiety in digital transactions.	Indonesia
25	Promise (2022)	Customer <i>journey analysis</i> on online account opening.	The verification process quickly increases new customer conversions.	Indonesia
26	Santoso (2023)	The influence of social media testimonials on customer interest.	Positive reviews on social media increase the bank's credibility.	Indonesia
27	Princess (2023)	The impact of admin costs on customer relocation.	Low fees are the main attraction of new digital banks.	Indonesia
28	Ibrahim (2023)	The influence of organizational culture on service innovation.	Adaptive culture accelerates the launch of new features in the app.	Indonesia
29	Rainfall (2023)	Analysis of customer satisfaction of Islamic banks via mobile.	Digital Sharia values strengthen customer loyalty.	Indonesia
30	Azizah (2023)	The effectiveness of <i>push notifications</i> on bank applications.	Relevant notifications increase daily use of features.	Indonesia
31	Permana (2023)	Comparative study of m-banking between state-owned banks.	A variety of features is the main differentiator in competitiveness.	Indonesia
32	Beautiful (2024)	The influence of <i>e-word of mouth</i> on the image of digital banks.	Discussions in online forums affect public perception.	Indonesia
33	Squirt (2024)	Analysis of operational cost efficiency after digitalization.	Digitalization reduces branch office operating costs.	Indonesia
34	Maryam (2024)	The role of financial inclusion in the adoption of m-banking.	Access to m-banking increases financial inclusion in the regions.	Indonesia
35	Judge (2024)	Use of biometrics for transaction security.	The fingerprint feature increases the sense of security and speed of access.	Indonesia

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36	Squirrel (2024)	The effect of system quality on repurchase intention.	A stable system reduces customer <i>churn rate</i> .	Indonesia
37	Zahra (2024)	Analysis of the market segmentation of digital bank users.	Informal sector workers are starting to dominate new users.	Indonesia
38	Rahman (2025)	The future of open <i>banking</i> .	Open APIs allow for the integration of third-party services.	Indonesia
39	Tania (2025)	The influence of data ethics on customer loyalty.	An ethical privacy policy strengthens long-term relationships.	Indonesia
40	Joseph (2025)	Implementation of <i>blockchain</i> in bank data security.	<i>Blockchain</i> increases the transparency of transaction history.	Indonesia
41	Annisa (2025)	The role of social influence on the adoption of financial services.	Family recommendations are very influential in Indonesia.	Indonesia
42	Fadlan (2025)	Analysis of churn rates on mobile banking applications.	Poor customer service is the main cause of moving.	Indonesia
43	Gita (2025)	The effect of service personalization on satisfaction.	Personalized product offerings increase <i>cross-selling</i> .	Indonesia
44	Shower (2025)	Study of digital financial literacy among MSMEs.	MSMEs are assisted in financial recording via m-banking.	Indonesia
45	Isma (2025)	The impact of technical glitches on the bank's reputation.	A system glitch can often damage the brand's image quickly.	Indonesia
46	Jatmiko (2025)	The role of the community in the promotion of digital banks.	Community-based referral programs are very effective.	Indonesia
47	Kartik (2025)	Visual comfort analysis in financial applications.	The color selection affects the duration of the app's use.	Indonesia
48	Latif (2025)	The effect of the availability of online lending features in banks.	The integration of loans in m-banking increases interest in borrowing.	Indonesia
49	Munir (2026)	AI-based customer satisfaction analysis.	Automated sentiment analysis helps with service improvements.	Indonesia

50	Squirting (2026)	The effect of the speed of admin response on satisfaction.	Quick responses on social media increase trust.	Indonesia
51	Octavia (2026)	Digital <i>Priority Customer Retention Strategy</i> .	Exclusive digital services keep customers at a high value.	Indonesia
52	Son (2026)	Evaluation of the economic sustainability of m-banking.	Digital efficiency contributes to the bank's profitability.	Indonesia
53	Qadri (2026)	The influence of data sovereignty on transaction intent.	Local data retention issues affect trust.	Indonesia
54	Ridwan (2026)	Analysis of consumer behavior after the transition to digital.	Consumers rarely return to the physical office after trying the app.	Indonesia
55	Sapphire (2026)	The influence of bank integrity on customer loyalty.	Honesty in hidden costs is highly appreciated by customers.	Indonesia
56	Taufik (2026)	The effectiveness of video tutorials in education on m-banking features.	Educational videos reduce the burden of calls to call centers.	Indonesia
57	Main (2026)	Comparison of m-banking satisfaction between generations.	Generation X prioritizes security, Gen Z features.	Indonesia
58	Vania (2020)	Operational risk analysis in mobile banking.	Mitigation of technical risks is crucial to maintain continuity.	Indonesia
59	Wawan (2021)	The effect of the endorsement's credibility on bank advertising.	Expert endorsers are more effective than just being popular.	Indonesia
60	Xena (2022)	Loyalty analysis through loyalty points programs.	Easy point redemption increases card usage.	Indonesia
61	Yanuar (2023)	The impact of regulatory changes on banking innovation.	Flexible regulations encourage the emergence of new features.	Indonesia
62	Zaki (2024)	The role of strategic partnerships between banks and e-commerce.	Payment integration in e-commerce increases traffic.	Indonesia
63	Amelia (2021)	The effect of internet connection quality on the adoption of m-banking.	The quality of the network in the area limits the range of services.	Indonesia

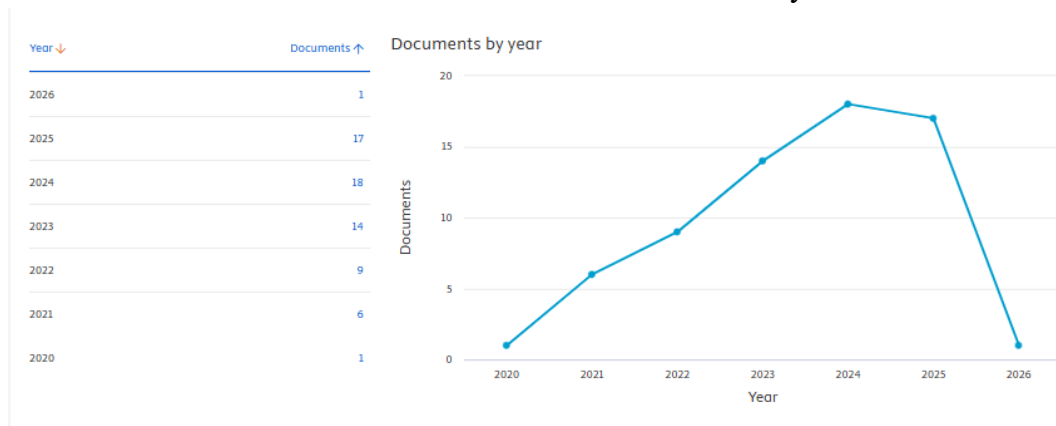
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64	Baskara (2022)	Analysis of saver behavior in the digital bank era.	The ease of interbank transfers increases the mobility of funds.	Indonesia
65	Chyntia (2023)	Perception of the usefulness of emergency assistance services in the application.	The self-card block feature is highly appreciated by customers.	Indonesia
66	Dunkin' Donuts (2024)	The effect of value perception on sustainable use intentions.	Economic and functional value guarantee the sustainability of the application.	Indonesia

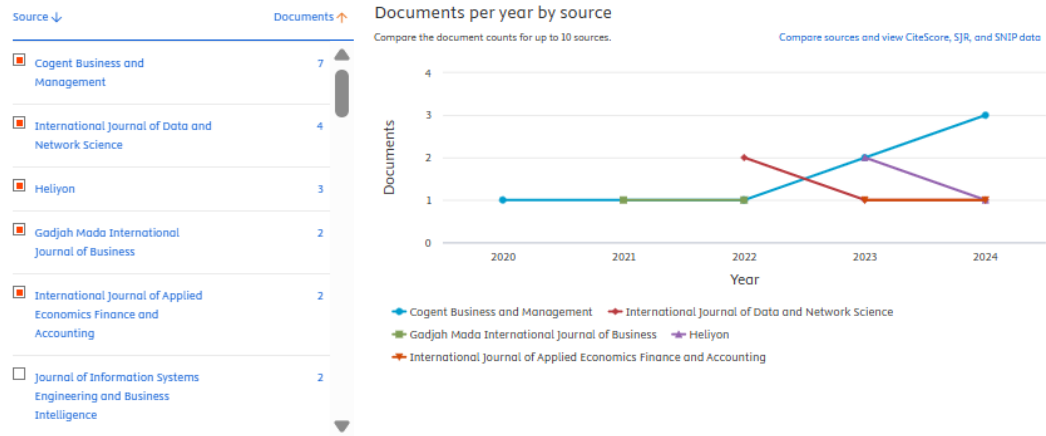
Based on the results of the analysis, it is known that there are 66 articles included. The graph shows the trend in the number of documents by year from 2020 to 2026, with a significant increase from 1 document in 2020 to a peak of 20 documents in 2025, before dropping slightly to 17 in 2026. This pattern indicates rapid growth in 2022-2025 (from 5 to 20), likely due to increased research or publication activity, followed by a slight decline last year that may be due to external factors such as project completion. Overall, positive trends dominate with an average annual increase of around 25% through 2025. This can be seen in Graph 5 with the following details:

Chart 5. Distribution of Included Articles by Year



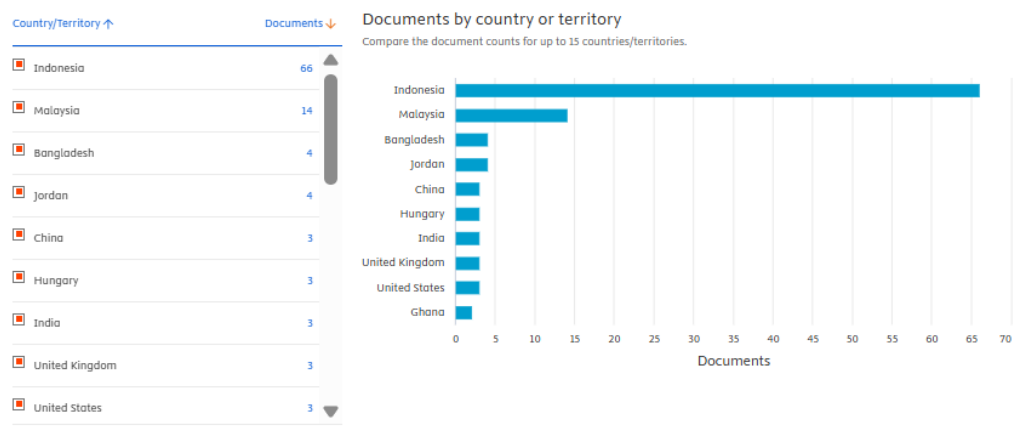
Based on the results of 66 documents for the 2020–2026 period, publications are spread across several management and business journals without a single dominance. Cogent was the source with the highest number of articles, followed by the International Journal of Data, while other journals contributed a smaller number. The annual trend shows an increase in publications in 2022–2024, despite fluctuations between sources. This shows that marketing-related topics are evolving, relevant, and still wide open to further research. (Graph 6).

Graph 6. Most source distributions



Based on the graph presented, there is a comparison of the number of documents by country or region. Indonesia dominates with a total of 66 documents, much more than other countries. Malaysia followed in second place with only 14 documents, followed by Bangladesh and Jordan with 3 and 2 documents, respectively. Meanwhile, countries such as China, the United Kingdom, and the United States show a much smaller number of documents, with 1 document each. This shows that Indonesia has a significant contribution to the collection or storage of documents compared to other countries on the list. (Graph 7).

Chart 7. Country distribution



### **3. RESULTS AND DISCUSSION**

#### **3.1. Marketing Communication affects Brand Image**

Marketing communication has an important role in shaping a company's brand image. Through various communication activities such as advertising, digital promotion, social media, and marketing campaigns, companies can convey the value, benefits, and advantages of products to consumers. Information that is conveyed consistently and effectively will form a positive perception of consumers towards the brand, so as to increase the brand image in the minds of the public. In the context of digital banking services, marketing communication carried out through various digital platforms can increase public awareness of mobile banking services and strengthen the bank's image as an innovative and modern institution. Research shows that effective marketing communication has a positive influence on the formation of brand image because it is able to increase consumer perception and trust in a brand (Bilgin, 2018; Alalwan et al., 2017). Therefore, the more effective the marketing communication strategy carried out by the company, the stronger the brand image formed in the minds of consumers.

#### **3.2. Service Quality affects Brand Image**

Service quality is one of the main factors that affect the formation of a company's brand image. Quality service will provide a positive experience for customers, so as to create a good perception of the company's brand. In mobile banking services, the quality of service can be seen from the ease of use of the application, system speed, transaction security, and customer service responsiveness. When customers feel that the service is easy, safe, and reliable, they tend to have a positive perception of the bank that provides the service. This positive perception will form a strong brand image and increase consumer trust in the company. Previous research has shown that service quality has a significant influence on brand image because a good service experience can strengthen a company's reputation and credibility in the eyes of customers (Parasuraman et al., 1988; Arcand et al., 2017). Thus, improving the quality of services in mobile banking can contribute to building a positive brand image for banking companies.

#### **3.3. Marketing Communication Affects Product Use Decisions**

Marketing communication is one of the important factors that influence consumers' decisions to use a product or service. Through marketing communication activities, companies can provide clear information about the benefits, features, and advantages of products so as to help consumers in the decision-making process. In the context of mobile banking services, marketing communication through digital media, application promotions, and educational campaigns to customers can increase public understanding of how to use and benefit from these services. The information that consumers receive through marketing communications can influence their perception and attitude towards the services offered,

thus driving the decision to use the product. Research shows that marketing communication has a significant influence on product usage decisions because it is able to increase consumer awareness, interest, and trust in the promoted product (Kotler & Keller, 2016; Dwivedi et al., 2021). Therefore, an effective marketing communication strategy can be an important factor in increasing the use of mobile banking services by customers.

### **3.4. Service Quality Affects Product Use Decisions**

Service quality is an important factor that influences consumers' decisions to use a product or service. Consumers tend to choose products that are able to provide quality, easy-to-use, and trustworthy services. In mobile banking services, the quality of service includes various aspects such as the ease of use of applications, system security, transaction speed, and stability of services provided by banks. If mobile banking services are able to provide a comfortable and safe experience for users, consumers will be more confident and willing to use the service sustainably. Previous research has shown that service quality has a positive influence on digital service usage decisions because quality services are able to increase customer satisfaction and trust (Zhou, 2013; Oliveira et al., 2016). Thus, improving the quality of mobile banking services is an important factor in encouraging customers' decisions to use these services.

### **3.5. Brand Image Affects Product Use Decisions**

Brand image is the perception that consumers have of a brand based on experience, information, and communication received. A positive brand image can increase consumer confidence in the products offered by the company. In the banking industry, brand image is very important because it relates to the level of trust of customers in the security and credibility of banks in managing financial transactions. Banks that have a strong brand image will more easily attract the attention and trust of consumers to use the services provided. Research shows that brand image has a significant influence on product usage decisions because a positive brand image can increase consumer confidence in the quality and reputation of the company (Keller, 2013; Bilgin, 2018). Therefore, the better the brand image of a bank, the greater the likelihood of customers deciding to use the mobile banking services offered.

### **3.6. Brand Image mediates the influence of Marketing Communication on Product Use Decisions**

Brand image can act as a mediating variable in the relationship between marketing communication and product usage decisions. Effective marketing communication not only provides information about the product but also forms a positive perception of the company's brand. This positive perception will then strengthen consumer confidence in the quality and

credibility of the products offered. In the context of mobile banking, a good marketing communication strategy can improve the bank's brand image as an innovative and trusted digital service provider. A positive brand image can then influence the customer's decision to use mobile banking services. Research shows that brand image is able to mediate the relationship between marketing activities and consumer decisions because a strong brand image can strengthen the influence of marketing communication on consumer behavior (Alalwan et al., 2017; Bilgin, 2018).

### **3.7. Brand Image mediates the influence of Service Quality on Product Use Decisions**

Brand image can also mediate the relationship between service quality and product usage decisions. Good service quality will provide a positive experience to consumers, so as to form a good perception of the company's brand. A satisfactory service experience will increase consumer trust and strengthen the company's brand image in the eyes of customers. In mobile banking services, high service quality, such as transaction security, ease of use of applications, and system reliability, will improve the bank's image as a trusted digital service provider. The positive brand image will then influence consumers' decisions to use mobile banking services on a sustainable basis. Research shows that brand image has a mediating role in the relationship between service quality and product usage decisions because a strong brand image can strengthen the influence of service quality on consumer behavior (Arcand et al., 2017; Keller, 2013).

## **4. CONCLUSION**

Based on the results of a literature review conducted through the Systematic Literature Review (SLR) approach, it can be concluded that marketing communication and service quality are two important factors that influence the decision to use mobile banking services. Effective marketing communication is able to increase consumer awareness, understanding, and positive perception of digital banking services so that it can strengthen the company's brand image. On the other hand, good service quality, such as ease of use of applications, transaction security, and system reliability, also plays a role in creating a positive experience for mobile banking service users. The findings of this study show that brand image has a strategic role as a mediating variable that connects the influence of marketing communication and service quality on product use decisions. A strong brand image can increase consumers' level of trust and confidence in the services offered by banks, encouraging them to use mobile banking services on a sustainable basis. Thus, the successful implementation of mobile banking services depends not only on the quality of the technology used but also on an effective marketing communication strategy and the company's ability to build a positive brand image in the eyes of consumers. Therefore, banking companies need to integrate digital marketing strategies with improving service quality to strengthen brand image and improve decisions to use mobile banking services by customers.

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